

(19)

Europäisches Patentamt
European Patent Office
Office européen des brevets



(11)

EP 0 590 861 A3

(12)

EUROPEAN PATENT APPLICATION

(88) Date of publication A3:
28.01.1998 Bulletin 1998/05

(51) Int Cl.⁶: G07F 7/08, G06F 15/30,
G07F 7/10

(43) Date of publication A2:
06.04.1994 Bulletin 1994/14

(21) Application number: 93307492.4

(22) Date of filing: 22.09.1993

(84) Designated Contracting States:
AT BE CH DE ES FR GB IT LI NL SE

(72) Inventor: Colbert, Raymond Otto
Naperville, Illinois 60565 (US)

(30) Priority: 29.09.1992 US 953418

(74) Representative: Harding, Richard Patrick et al
Marks & Clerk,
Nash Court,
Oxford Business Park South
Oxford OX4 2RU (GB)

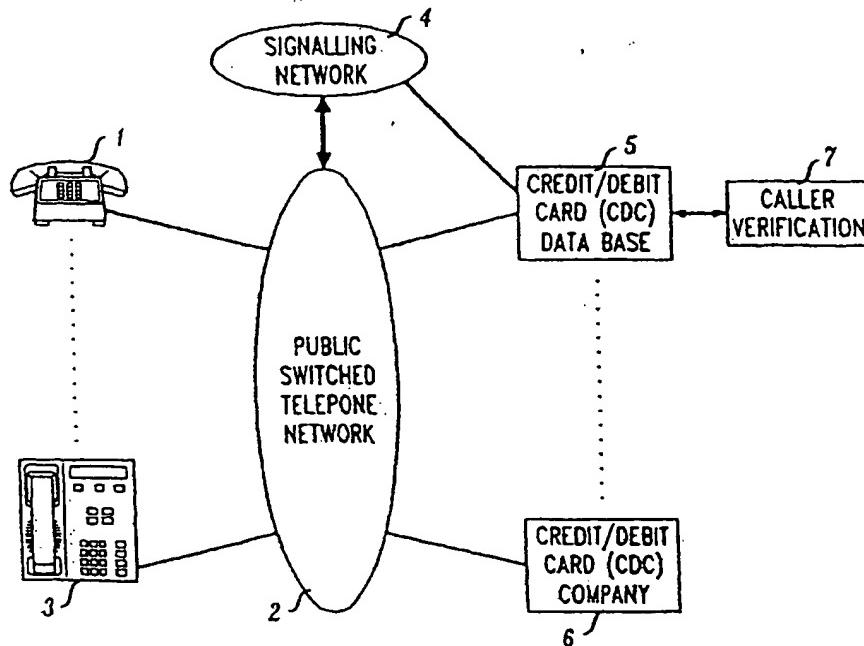
(71) Applicant: AT&T Corp.
New York, NY 10013-2412 (US)

(54) Secure credit/debit card authorization

(57) This invention relates to methods for making a credit/debit card purchase without revealing the card number to the vendor (3) of services or goods. The card holder (1) is connected to a data base (5) and provides the card number, plus holder identity verification, to the

data base. The data base then verifies whether the card holder is authorised to incur the expense of the purchase, and, if so, provides an authorisation indication or code to the vendor (3); the card number cannot be derived from the authorisation information, thus helping to preserve the secrecy of the card number.

FIG. 1





European Patent
Office

EUROPEAN SEARCH REPORT

Application Number
EP 93 30 7492

Best Available Copy

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.CI.5)
X	EP 0 501 697 A (AMERICAN TELEPHONE & TELEGRAPH) * claim 1; figure 3 *	1	G07F7/08 G06F15/30 G07F7/10
A	US 4 707 592 A (WARE PAUL N) * claim 1; figure 1 *	1-7	
A	US 4 947 028 A (GOROG JONATHAN M) * claim 1; figure 1 *	1-7	
A	EP 0 421 808 A (MANSVELT ANDRE PETER ; BELAMANT SERGE CH P (ZA)) * claim 1; figure 1 *	1-7	
A	US 5 053 606 A (KIMIZU RYUICHI) * claim 1; figure 4 *	1-7	
TECHNICAL FIELDS SEARCHED (Int.CI.5)			
G07F			
The present search report has been drawn up for all claims			
Place of search	Date of completion of the search	Examiner	
THE HAGUE	3 December 1997	Kirsten, K	
CATEGORY OF CITED DOCUMENTS		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	
X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document			